

Information to identify the case:**ENTERED**Debtor 1 Pierre Edward Phillips

Social Security number or ITIN xxx-xx-7818

June 09, 2024

First Name Middle Name Last Name

EIN --

Nathan Ochsner, Clerk

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Southern District of Texas

Case number: 24-30197

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Pierre Edward Phillips

6/9/24**By the court:** Christopher M. Lopez
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Southern District of Texas

In re:
Pierre Edward Phillips
Debtor

Case No. 24-30197-cml
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0541-4
Date Rcvd: Jun 10, 2024

User: ADIuser
Form ID: 318

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Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2024:

Recip ID	Recipient Name and Address
db	Pierre Edward Phillips, 7903 Spring Cypress Road, Apt 1136, Spring, TX 77379
12624844	Brewery Credit Union, 1351 Dr. Martin Luther King Jr. Dr, Milwaukee, WI 53212-4099
12624885	+ C/O Linebarger Noggin Blair & Sampson, LLP, 4828 Loop Central Dr., Suite 500, Houston, TX 77081-2754
12672046	+ Edgewater At Klein, 7215 Spring Cypress Rd, Spring, TX 77379-3266
12624880	Envision Physician Services, Original Creditor: HCA Houston Healthcare, Las Vegas, NV 89193-9085
12624884	+ MCTRA, C/O Linebarger Noggin Blair & Sampson, L, P.O. Box 2209, Houston, TX 77252-2209
12624848	Memorial Herman Houston, P.O. Box 4370, Houston, TX 77210-4370
12624874	Montgomery County Toll Road Authority - Violations, P.O. Box 4440, Houston, TX 77210-4440
12624846	State of Mississippi, Montgomery County Justice Court, P.O. Box 229, Winona, MS 38967-0229
12624872	Synergy Radiology Associates, P.O. Box 88087, Chicago, IL 60680-1087
12624869	Synerprise Consulting Services, Inc., Original Creditor: Memorial Pathology Co, Plano, TX 75075
12624870	#+ Texas Pride, P.O. Box 79529, Houston, TX 77279-9529
12624882	Transworld Systems, Inc., Original Creditor: Hearld Emergency Phys, Wilmington, DE 19850-5618

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
12624888	+ EDI: AMSHER.COM	Jun 11 2024 01:39:00	AmSher Collection Services, Original Creditor: T-Mobile, 4524 SOUTHLAKE PARKWAY SUITE 15, HOOVER, AL 35244-3271
12624823	+ EDI: TSYS2	Jun 11 2024 01:39:00	BARCLAYS BANK DELAWARE, PO BOX 8803, WILMINGTON, DE 19899-8803
12624822	+ EDI: CAPITALONE.COM	Jun 11 2024 01:39:00	CAPITAL ONE/CABELAS, 15000 CAPITAL ONE US364412, RICHMOND, VA 23238-1119
12624850	+ EDI: PHINGENESIS	Jun 11 2024 01:39:00	CB INDIGO, Genesis FS Card Services, PO BOX 4499, BEAVERTON, OR 97076-4499
12624816	Email/Text: cms-bk@cms-collect.com	Jun 10 2024 22:37:00	Capital Management Services, LP, Original Creditor: Barclays Bank Delawar, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
12624819	+ EDI: CAPITALONE.COM	Jun 11 2024 01:39:00	Capital One, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
12624826	EDI: CAPITALONE.COM	Jun 11 2024 01:39:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
12624820	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 10 2024 22:40:43	Credit One Bank, PO BOX 98872, LAS VEGAS, NV 89193-8872
12624825	+ EDI: AMINFOFP.COM	Jun 11 2024 01:39:00	FIRST PREMIER BANK, 601 S MINNESOTA AVE, SIOUX FALLS, SD 57104-4868
12624847	Email/Text: Bankruptcy@FMAAlliance.com		

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		Jun 10 2024 22:36:00	FMA Alliance, LTD, 12339 Cutten RD, Houston, TX 77066
12624821	+ EDI: AMINFOFP.COM	Jun 11 2024 01:39:00	First Premier Bank, 3820 N LOUISE AVE, SIOUX FALLS, SD 57107-0145
12624849	EDI: PHINGENESIS	Jun 11 2024 01:39:00	Genesis FS Card Services, Original Creditor: Destiny Card, P.O. Box 4499, Beaverton, OR 97076-4499
12624873	Email/Text: csc-correspondence@hctra.org	Jun 10 2024 22:37:00	Harris County Toll Road Authority, Dept. 11, P.O. Box 4440, Houston, TX 77210-4440
12624877	EDI: IRS.COM	Jun 11 2024 01:39:00	Department of the Treasury, Internal Revenue Service, Stop 6525 (SP CIS), Kansas City, MO 64999-0025
12624879	+ Email/Text: bankruptcy@getipass.com	Jun 10 2024 22:36:00	Illinois Tollway, P.O. Box 5544, Chicago, IL 60680-5491
12624827	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 10 2024 22:51:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
12624818	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 10 2024 22:40:56	LVNV Funding, LLC, Original Creditor: Credit One Bank, PO BOX 1269, GREENVILLE, SC 29602-1269
12624881	Email/Text: compliance@monarchrm.com	Jun 10 2024 22:36:00	Monarch Recovery Management, Original Creditor: Synchrony Bank, 3260 Tillman Drive, Suite 75, Bensalem, PA 19020
12624887	Email/Text: bankruptcydpt@mcmcg.com	Jun 10 2024 22:37:00	Midland Credit Management, Attn: Consumer Support Services, 320 E. Big Road, Suite 300, Troy, MI 48083
12624886	Email/Text: bankruptcydpt@mcmcg.com	Jun 10 2024 22:37:00	Midland Credit Management, Original Creditor: CITIBANK, N.A., P.O. Box 301030, Los Angeles, CA 90030-1030
12624815	EDI: PRA.COM	Jun 11 2024 01:39:00	Portfolio Recovery Associates, LLC, Original Creditor: Cabelas/Capital One, 150 CORPORATE BLVD, NORFOLK, VA 23502
12624824	+ EDI: SYNC	Jun 11 2024 01:39:00	SYNCB/CARE CREDIT, PO BOX 71724, PHILADELPHIA, PA 19176-1724
12624871	^ MEBN	Jun 10 2024 22:36:19	Specialized Collection Systems., Inc, Original Creditor: Synergy Radiology Ass, P.O. Box 441508, Houston, TX 77244-1508
12624872	^ MEBN	Jun 10 2024 22:36:34	Synergy Radiology Associates, P.O. Box 88087, Chicago, IL 60680-1087
12624845	+ Email/Text: PDELINQ@sba.gov	Jun 10 2024 22:36:00	U.S. Small Business Administration, 14925 Kingsport Road, Fort Worth, TX 76155-2243
12624817	+ Email/Text: BAN1116@UCBINC.COM	Jun 10 2024 22:36:00	United Collection Bureau, Original Creditor: Credit One Bank, P.O. Box 1116, Maumee, OH 43537-8116
12624876	^ MEBN	Jun 10 2024 22:36:31	Valor Intelligent Processing, LLC, Original Creditor: North Texas Tollway A, P.O. Box 207899, Dallas, TX 75320-7899
12624878	EDI: WISCDEPREV.COM	Jun 11 2024 01:39:00	Wisconsin Department of Revenue, P.O. Box 8901, Madison, WI 53708-8901

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0541-4
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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2024 at the address(es) listed below:

Name	Email Address
Eva S Engelhart	eengelhart@rossbanks.com ee@trustesolutions.net;christinevega@rossbanks.com
US Trustee	USTPRegion07.HU.ECF@USDOJ.GOV

TOTAL: 2